

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

ANNETTE MARGARET SHULTZ
CHARLES WILLIAM SHULTZ, JR.
Debtor(s)

Case No. 15-70198JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/23/2015.
- 2) The plan was confirmed on 05/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/26/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/02/2020.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,790.00.
- 10) Amount of unsecured claims discharged without payment: \$22,667.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$66,784.55
Less amount refunded to debtor	\$2,370.15

NET RECEIPTS: **\$64,414.40**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,572.42
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,780.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,352.62**

Attorney fees paid and disclosed by debtor: \$361.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	NA	168.45	168.45	10.38	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	722.00	722.23	722.23	44.52	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	596.11	596.11	596.11	36.74	0.00
AT & T MOBILITY II LLC	Unsecured	881.00	881.47	881.47	54.33	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	300.00	NA	300.00	300.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	6,500.17	0.00	0.00	0.00
CITIBANK NA - OWNER TRUSTEE NE	Secured	62,883.00	72,588.26	15,482.71	15,482.71	0.00
CITIBANK NA - OWNER TRUSTEE NE	Secured	0.00	0.00	0.00	0.00	0.00
CITIBANK NA - OWNER TRUSTEE NE	Secured	0.00	76,859.25	0.00	23,519.61	0.00
CITIBANK NA - OWNER TRUSTEE NE	Secured	0.00	10,149.67	0.00	0.00	0.00
CLEARSPRING LOAN SERVICES INC+	Unsecured	6,810.00	6,809.73	0.00	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	133.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	234.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	311.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	201.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	195.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	134.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	534.00	NA	NA	0.00	0.00
CVI LOAN GT TRUST I	Secured	0.00	387.00	387.00	387.00	143.37
CVI LOAN GT TRUST I	Unsecured	9,825.00	9,438.09	9,438.09	581.76	0.00
DIVERSIFIED CONSULTANTS	Unsecured	168.00	NA	NA	0.00	0.00
EXETER FINANCE LLC F/K/A EXETER	Secured	10,697.00	10,444.96	10,444.96	10,444.96	815.51
FEDERAL LOAN SERVICING	Unsecured	3,640.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	951.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	7,503.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Secured	2,685.00	2,073.00	1,904.54	1,904.54	124.39
HSBC TAXPAYER FINCL SVCS/FKA+	Unsecured	0.00	NA	NA	0.00	0.00
LTD FINANCIAL SVCS++	Unsecured	3,930.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	722.00	NA	NA	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	577.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	4,030.03	3,215.68	3,215.68	198.21	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP++	Unsecured	856.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS(Unsecured	420.00	420.98	420.98	25.95	0.00
SMITH OIL	Unsecured	181.27	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,677.00	16,025.34	16,025.34	987.80	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$15,482.71	\$39,002.32	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,349.50	\$12,349.50	\$939.90
All Other Secured	\$387.00	\$387.00	\$143.37
TOTAL SECURED:	\$28,219.21	\$51,738.82	\$1,083.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$300.00	\$300.00	\$0.00
TOTAL PRIORITY:	\$300.00	\$300.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,468.35	\$1,939.69	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,352.62</u>	
Disbursements to Creditors	<u>\$55,061.78</u>	
TOTAL DISBURSEMENTS :		<u>\$64,414.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.